

SYSTEMS AND METHODS FOR OBTAINING AUTHENTICATION MARKS AT A POINT OF SALE

ABSTRACT

Systems and methods are described for using a point-of-sale device at a check-cashing entity to obtain information about one or more authenticating marks, such as watermarks, bar codes, background patterns, color schemes, insignia, security validation numbers, or the like, from a second-party check or other negotiable instrument presented for a proposed check-cashing transaction. In various embodiments, the authenticating mark information may be compared to stored information about expected configurations of authenticating marks as part of a risk assessment of the check. In various embodiments, the point-of-sale device transmits authenticating mark information to a check authorization system. The point-of-sale device may receive an accept/decline recommendation for the transaction from the check authorization system, based at least in part on the obtained authenticating mark information. The point-of-sale device may display a message about the recommendation to an operator of the device.